

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 21-11993-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rafael Rosario-Paulino  
57 Ash St.  
Carteret, NJ 07008

Social Security No.:  
xxx-xx-5417

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on June 30, 2021.

On 10/11/2021 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Christine M. Gravelle on:

Date: November 17, 2021  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 12, 2021  
JAN: mjb

Jeanne Naughton  
Clerk

In re:  
Rafael Rosario-Paulino  
Debtor

Case No. 21-11993-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 12, 2021

User: admin  
Form ID: 185

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2021:

Recip ID	Recipient Name and Address
db	+ Rafael Rosario-Paulino, 57 Ash St., Carteret, NJ 07008-1903
519156917	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519135996	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
519187016	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 12 2021 22:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 12 2021 22:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	Email/Text: Bankruptcy.Notices@pnc.com	Oct 12 2021 22:06:00	PNC Bank, P.O. Box 1820, Dayton, OH 45401
519135988	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 13 2021 10:15:59	Citibank, Citi Mtg, Inc/Bankruptcy, Mc- 730 Po Box 790130, O'Fallon, MO 63368
519135987	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 12 2021 22:19:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519135989	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 12 2021 22:19:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519143173	+ Email/Text: mrdiscen@discover.com	Oct 12 2021 22:06:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
519135990	+ Email/Text: mrdiscen@discover.com	Oct 12 2021 22:06:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519135991	+ Email/Text: dplbk@discover.com	Oct 12 2021 22:06:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
519151188	+ Email/Text: dplbk@discover.com	Oct 12 2021 22:06:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
519135985	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 12 2021 22:18:57	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519206939	Email/Text: Bankruptcy.Notices@pnc.com	Oct 12 2021 22:06:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
519208912	Email/Text: Bankruptcy.Notices@pnc.com	Oct 12 2021 22:06:00	PNC Bank, National Association, P.O. BOX 94982, Attn: Bankruptcy, Cleveland, OH 44101-0570
519135992	Email/Text: Bankruptcy.Notices@pnc.com		

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		Oct 12 2021 22:06:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
519213635	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 13 2021 11:37:42	Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541
519218158	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 12 2021 22:18:59	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
519207831	+ Email/PDF: gecsedl@recoverycorp.com	Oct 12 2021 22:18:52	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519135994	+ Email/PDF: gecsedl@recoverycorp.com	Oct 13 2021 10:56:41	Synchrony Bank, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
519137307	+ Email/PDF: gecsedl@recoverycorp.com	Oct 12 2021 22:18:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519135995	+ Email/PDF: gecsedl@recoverycorp.com	Oct 13 2021 10:56:40	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
TOTAL: 20			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519135986	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519135993	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert C. Nisenson	on behalf of Debtor Rafael Rosario-Paulino r.nisenson@rcn-law.com

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doreen@rcn-law.com;g2729@notify.cincompass.com;nisenonrr70983@notify.bestcase.com

Tammy L. Terrell

on behalf of Creditor PNC Bank National Association bankruptcy@fskslaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6